

**FORT LEE FSB FSB**

	CPP Disbursement Date 05/22/2009	Cert 35527	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$56	\$52	-7.6%		
Loans	\$39	\$28	-27.8%		
Construction & development	\$1	\$0	-100.0%		
Closed-end 1-4 family residential	\$14	\$14	-1.9%		
Home equity	\$3	\$3	-8.2%		
Credit card	\$0	\$0			
Other consumer	\$11	\$0	-99.8%		
Commercial & Industrial	\$8	\$1	-81.5%		
Commercial real estate	\$1	\$5	337.0%		
Unused commitments	\$2	\$2	-11.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-51.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$11	\$19	70.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$52	\$51	-2.7%		
Deposits	\$52	\$51	-2.9%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$4	\$1	-70.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.5%	2.3%	--		
Tier 1 risk based capital ratio	8.4%	4.3%	--		
Total risk based capital ratio	9.7%	5.3%	--		
Return on equity <sup>1</sup>	-125.1%	-360.7%	--		
Return on assets <sup>1</sup>	-10.0%	-14.6%	--		
Net interest margin <sup>1</sup>	5.6%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	16.8%	6.8%	--		
Loss provision to net charge-offs (qtr)	107.0%	59.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	24.2%	5.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	19.5%	11.6%	0.0%	0.0%	--
Home equity	11.6%	24.1%	3.0%	0.8%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.4%	0.0%	5.5%	192.0%	--
Commercial & Industrial	4.0%	44.6%	21.1%	0.0%	--
Commercial real estate	0.0%	5.4%	0.0%	0.0%	--
Total loans	10.0%	14.3%	6.2%	1.5%	--